

**FACTORS THAT AFFECT MUSLIM STUDENTS WILLINGNESS IN
SAVING AT FULL FLEDGED SHARIA BANK
(Comparative Study of Students with and without Islamic Economic**

Education Background)

Faizah Novi Widyani

faizah96.fn@gmail.com

Faculty of Economics and Business Universitas Muhammadiyah Yogyakarta

ABSTRACT

This study was to examine the effect of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure towards willingness of students in saving at Full fledged Sharia Bank. The total number sample of sample is 144 respondents, which divided into two types of group, Muslim students with Islamic economic education background and students without Islamic economic education background. This research shows that for students with Islamic economic education background have four supported hypothesis, meanwhile for students without Islamic economic education background just have three supported hypothesis. Thus, this research conclude that background of students education will influence students when saving at Full fledged Sharia bank.

Keywords : parents recommendation, location, profit sharing, religiosity, knowledge, financial information disclosure

A. INTRODUCTION

As a Muslim we have an obligation to fulfill Allah's command and avoid all prohibition. One of Allah's command is by avoiding interest when we have economic transaction. To avoid *riba* or interest which exist in conventional financial institutions, the Islamic financial institution appear to fulfill Muslim

people's need. First Islamic financial institution was established in Egypt by Ahmad El Najjar in 1971 as The Nasir Social Bank. Between 70s until 80s several international Islamic financial institution existed. The first Indonesian Full fledged Sharia bank is Bank Muamalat Indonesia established in 1992.

Over 20 years, Sharia banking in Indonesia has been established. The development is still lower if compared to other Muslim countries. Slow development in Indonesia can be seen by comparing the market segmentation and the total asset. The market segmentation in Indonesia is still below five percent until 2015 and recently reach 5,13% in 2016. (Fossei Organization, 2017). The total asset of Sharia banking industry in Indonesia with others Muslim countries is lower also. The total asset of Indonesia Full fledged Sharia banking is Rp 248.819, it is lower if we compare it to Indonesia commercial banking asset in 2017.

Based on the explanation above, the theory of constraints or TOC is proper to describe this situation. Mabin & Balderstone (2003) stated that theory of constraints is when organization has problem in their company and they try to find solution to solve the problem. Sharia banking industry needs to solve their problem related to the number of their customer. Sharia banking lacks of customers making their asset development and market segmentation is lower than conventional bank. Sharia banking need to find reason or factor that effects Muslim people's willingness in saving at Full fledged Sharia bank. If the bank know the factor, the problem will be solved and new customers will come.

This research focuses on some variables that proper for students in increasing their willingness in saving at Full fledged Sharia bank. The factors are recommendation from parents (Blankson et al , 2009), location (Rao & Sharma,

2010), profit sharing (Erol & El-Bdour, 1989), religiosity (Sayani & Miniaoui, 2013), knowledge (Rammal & Zurbruegg, 2007) and financial information disclosure (Risdayanti, 2011).

The sample of this research focus on undergraduate student, because according to Chigamba & Fatoki (2011), and Lewis (1982), state that because student need to save their money from their parents to pay their education cost or to pay rent for house, they need bank to save their money, so undergraduate student is potential customer for the bank.

This research is the compilation and modification of several previous researches. The differences between this research and the previous research are about the sample. Eventhough the sample is Muslim students, this research differentiate the background. The background is Muslim students who have Islamic economic education background and students who don't have Islamic economic education background. Another difference about this research is the factor of parents recommendation. Previous research conducted by Blankson et al (2009 and Chigamba & Fatoki (2011) used this variable in their research. In contrast, the research in Indonesia is very rare to use the variable of parents recommendation.

This research is important because eventhough Muslim students with Islamic economic education background already take the course of Sharia bank mecanism and the Islamic principle has been involved by the lectures in reguler class, they still choose conventional bank, then if they have Sharia bank account, they still have another conventional bank account. This statement also supported by Istiqomah (2015) was held for Sharia Banking students in STAIN Salatiga. In her research she finds that eventhough the major of students is Sharia, more than 40%

of the respondents don't have Sharia bank account. This research examines how the education background will effect to their preferences in saving.

In general, the objective of this research is to examine and find empirical evidence. To know whether there is significant positive effect of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure toward willingness of Muslim students with Islamic economy education background and Muslim students without Islamic economy education background in saving at Full fledged Sharia bank or not.

B. LITERATURE REVIEW

1. Theory of Constraints (TOC)

Theory of constraints was firstly developed by Goldratt in his book entitled The Goal in 1984 explaining that every organization must have constraints. According to Mabin & Balderstone (2003), theory of constraints is when organizations have problem in their company and try to find solution to solve the problem. The objective of TOC is to resolve problem in company, so money or profit obtained by the company will increase.

2. Developing Hypothesis

a. Effect of parents recommendation towards Muslim studentss in saving at Full fledged Sharia bank

When parents already know the performance of bank and the service of bank is good, they try to suggest or recommend the bank for their children. The money to save in bank comes from their parents, so their parents give advice to their children to use and save the money properly. Parents have more knowledge and experience, so they can explain and give suggestion for their children. Eventhough, there is

different background of Islamic education economy in college almost all Muslim students consider their parents suggestion.

H1a : There is significant positive effect of parents recommendation toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank.

H1b : There is significant positive effect of parents recommendation toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank

b. Effect of location towards Muslim students in saving at Full fledged Sharia bank

Students in Indonesia they prefer to save their money in bank that is near with their campus or their house. Students usually have bank account that exists in their campus the same bank office and ATM machine. Beside location of bank in their campus, they also consider whether the bank has office or ATM machine in strategic place in city or not. Eventhough, there is different background of Islamic education economy in college almost all Muslim students consider the location of bank.

H2a : There is significant positive effect of location toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank.

H2b : There is significant positive effect of location toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank

c. Effect of profit sharing towards Muslim students in saving at Full fledged Sharia bank

Most of people consider the profit they will obtain when selecting full Fledged Sharia bank. Higher *nisbah* distribution means higher money will be obtained from the agreement or transaction with the bank. All type of students with and without background of Islamic economy education in their college, most of them consider the profit they will obtain. As non-income earners, they need to save their cost in college and try to obtain money.

H3a : There is significant positive effect of profit sharing toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank

H3b : There is significant positive effect of profit sharing toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank.

d. Effect of religiosity towards Muslim students in saving at Full fledged Sharia bank

When students have good religiosity and they understand Islamic principle they will try to obey to Allah, so it will make them consider that the usury is not accepted in Full fledged Sharia bank. Both Muslim students with and without background of Islamic education

will consider their interest in Full fledged Sharia bank if they have good religiosity.

H4a : There is significant positive effect of religiosity toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank.

H4b : There is significant positive effect of religiosity toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank.

e. Effect of knowledge towards Muslim students in saving at Full fledged Sharia bank

Knowledge comes from education, experience and training. When someone has good knowledge in Islamic economy, it means that they understand and try to avoid prohibition in Islam such as interest in commercial bank because it is *harm* or prohibited. Muslim students without background of Islamic economy on their own education need to learn about Islamic economy because their universities do not always involve Islamic principle in every lecture. Students without background of Islamic economy education can learn by reading Al – Quran, news or by internet to find out Sharia banking mechanism. If Muslim students with or without Islamic economy education have knowledge of Islamic principle and Sharia banking, they will try avoid interest involved in commercial bank.

H5a : There is significant positive effect of knowledge toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank.

H5b : There is significant positive effect of knowledge toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank.

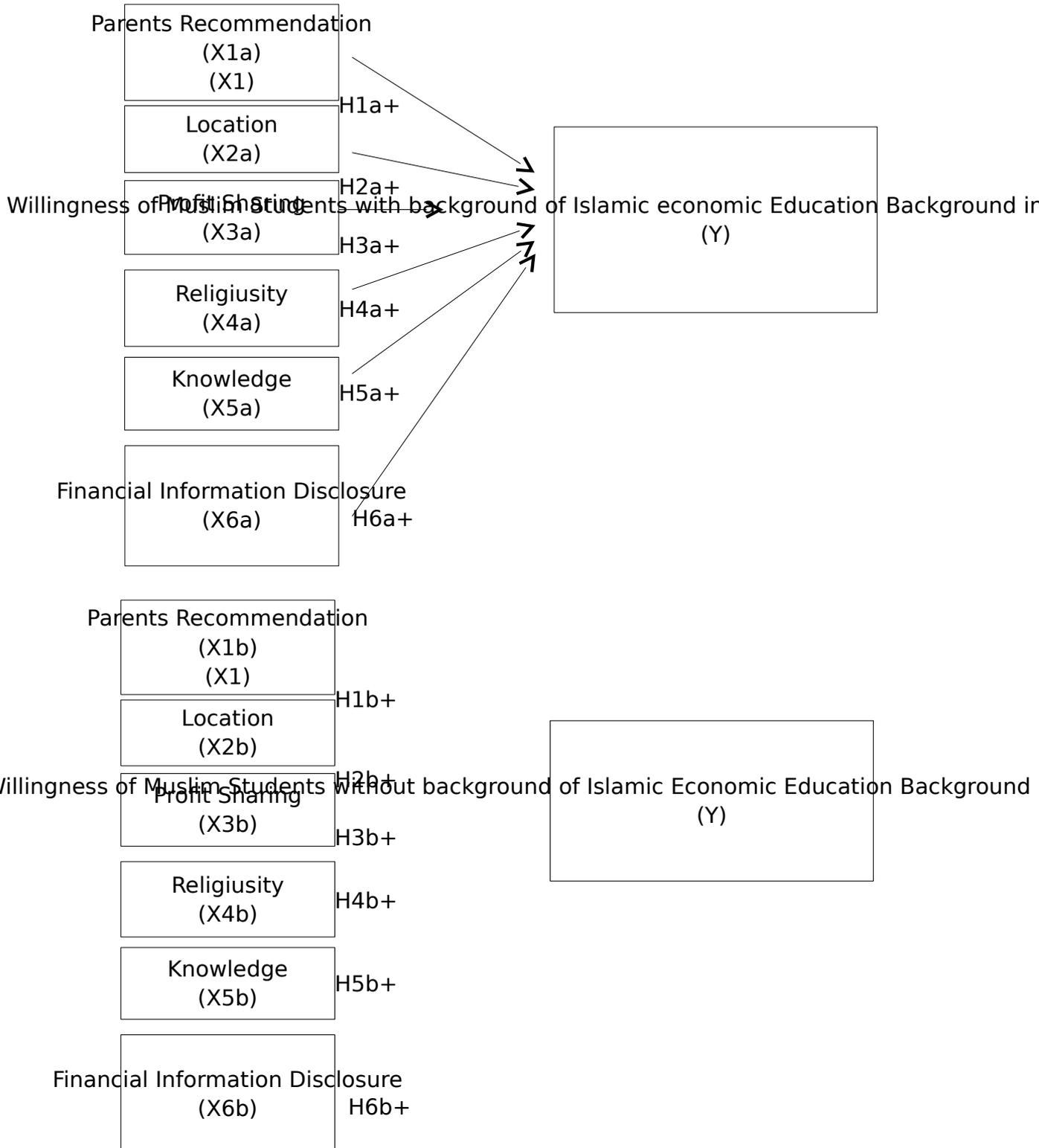
f. Effect of financial information disclosure towards Muslim students in saving at Full fledged Sharia bank

The usefulness of information disclosure is also applicable for students. If students know the information of the bank they will trust to save their money in Sharia bank because they are familiar a with Full fledged Sharia bank. Information of Full fledged is also able to be implemented for non-Muslim students. They need information of the Full fledged Sharia bank to support their decision when choosing the bank. It means that students with and without background of Islamic education consider the information of the bank when making the decision to become bank's customers.

H6a : There is significant positive effect of knowledge toward willingness of Muslim students with Islamic economy education background in saving at Full fledged Sharia bank

H6b : There is significant positive effect of knowledge toward willingness of Muslim students without Islamic economy education background in saving at Full fledged Sharia bank

3. Research Model



C. RESEARCH METHODOLOGY

1. Research Explanatory Level

This research use associative or hypothesis testing. This type of explanatory level is undertaken to explain the relationship, between the independent variable toward dependent variable (Yaya, 2017). This research examine the effect of some factors that will affect student with and without Islamic economic education background in saving at full Fledged Sharia bank.

2. Population and Sample

The technique of sampling in this research is purposive sampling, meaning that there are some criteria of sample that must be fulfilled by respondents. The criteria are sample is active accounting Muslim students from university in Yogyakarta; sample divided into two groups, the first group is accounting students who don't have Islamic education economy background, the second group is accounting students who have Islamic economy education background subject in their university. The first group comes from students of UNY and UPN, while the second group comes from UMY and UIN.

3. Type of Data

The data used in this research are primary data. Primary data is data that collected directly by the researcher using questionnaire that consists of some questions answered by the respondents

4. Data Collection Techniques

This research carries out survey method by giving questionnaires to respondents. The questionnaire consist of question list that will be

answered by respondents. Using the likert scale to measure the answer

with the explanation as follow :

- Number 1 means SD : Strongly disagree
- Number 2 means D : Disagree
- Number 3 means NAD : Neither agree nor disagree
- Number 4 means A : Agree
- Number 5 means SA : Strongly Agree

5. Data Analysis Method

The research carries out multiple linear regression consisting of descriptive analysis, data quality test, classical assumption test, hypothesis testing and chow test. Descriptive statistics is the data of observation result consisting of all variable description. Validity testing is useful to measure the accuracy of measurement tools. Reliability testing is useful to measure the degree of consistency. The classical assumption test consisting of normality test, multicollinearity test and heteroskedasticity test. The hypothesis testing consisting of coefficient determination test which useful to test the capability of model in explaining variance in independent variable, f-test which know the effect of independent variable simultaneously and the last is partial test (t-test) which useful to know the effect of each independent variables partially (Nazaruddin & Basuki, 2017). The last test is chow test to know whether there is any significant differences of certain event or activity or not (Rangkuti, 2005).

D. RESEARCH FINDINGS & ANALYSIS

1. Statistics Descriptive

TABLE 1.1

Descriptive Statistics Test Result

Source : Processable primary data 2017

Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
Parents Recommendation (X1)	144	10	30	20,42	3,146
Location (X2)	144	9	24	15,38	3,133
Profit Sharing (X3)	144	13	25	17,14	2,160
Religiosity (X4)	144	9	24	16,90	2,167
Knowledge (X5)	144	15	25	19,93	2,667
Financial Information Disclosure (X6)	144	3	25	18,07	2,803
Willingness (Y)	144	11	25	17,77	2,614
Valid N (listwise)	144				

In this research consist of 144 respondents who come from various universities in Yogyakarta. Respondents answer of each variable is variational, the maximum value of parents recommendation (X1) is 30 and the minimum value is 10 with average value is 20,42. Second variable is location (X2) with minimum value is 9 and maximum value is 24, meanwhile value of average is 15,38. Profit sharing (X3) as the third variable used in this research has 13 for minimum value and 25 for maximum value, and the average value is 17,14. Religiosity (X4) maximum value is 24 and minimum value is 9, and the average value is 16,90. Next variable is knowledge which consist of 3 for minimum value and 25 for maximum value, meanwhile the average value is 18,07. The last is willingness (Y) the dependent variable in this research. Maximum value and minimum value of willingness (Y) is 25 and 11, and the avergae value is 17,77.

2. Validity Test

TABLE 2.1
Validity Test Result

Variable	KMO value	Explanation
Parents recommendation	0,716	Valid
Location	0,675	Valid
Profit sharing	0,711	Valid
Religiusity	0,767	Valid
Knowledge	0,827	Valid
Financial Information Disclosure	0,826	Valid
Willingness in saving	0,834	Valid

Source : Processable primary data 2017

From result of validity test above, we conclude that KMO value for each variable are 0,716, 0,675, 0,711, 0,767, 0,827, 0,826 and 0,834. Thus, it means that all question point of willingness in saving at Full fledged Sharia is valid because it is above 0,5.

3. Reliability Test

TABLE 3.1
Reliability Test Result

Variable	Cronbach's Alpha Value	Explanation
Parents recommendation	0,658	Reliable
Location	0,707	Reliable
Profit sharing	0,688	Reliable
Religiusity	0,443	Reliable
Knowledge	0,868	Reliable
Financial Information Disclosure	0,874	Reliable
Willingness in saving	0,839	Reliable

Source : Processable primary data 2017

Based on table above, shows that all variables is reliable. First independent variable is parents recommendation which has cronbach's alpha value 0,658 and second is location with 0,707, profit sharing cronbach's value is 0,688, religiusity has 0,443 , knowledge cronbach's value is 0,868 , financial information disclosure cronbach's alpha value is

0,874 and the last is willingness in saving at Full fledged Sharia bank cronbach's alpha value is 0,839. All variables fulfill criteria to be reliable variable because all variables have cronbach's alpha value above 0,4. Reliability test result in this research shows that each question items able to obtain consistent data, it means that if the question will be given to other people, result of the answer will be almost the same with previous answer.

4. Normality Test

TABLE 4.1
Normality Test Result of Students With
Islamic Economic Education Background
Tests of Normality

	Kolmogorov-Smirnov(a)			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	,092	64	,200(*)	,983	64	,505

* This is a lower bound of the true significance.

a Lilliefors Significance Correction

Source : Processable primary data 2017

Based on normality test result of students with Islamic economic education background above, shows that data distribution is normal. We can conclude data distribution is normal based on the value of Kolmogorov-Smirnov and Shapiro wilk value, both of them have value 0,200 and 0,505 , it is above 0,05, it means that data distribution is normal.

TABLE 4.2
Normality Test Result of Students Without
Islamic Economic Education Background

Source : Processable primary data 2017

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	,084	80	,200*	,976	80	,137

*. This is a lower bound of the true significance.

a. Lilliefors Significance Correction

Based on normality test result of students without Islamic economic education background above, shows that data distribution is normal. We can conclude data distribution is normal based on the value of Kolmogorov-Smirnov and Shapiro wilk value. Between Kolmogorov-Smirnov and Shapiro wilk value is 0,200 and 0,137 , it is above 0,05 , it means that data distribution is normal

5. Multicollinearity Test

TABLE 5.1
Multicollinearity Test Result of Students With
Islamic Economic Education Background
 Source : Processable primary data 2017

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Parents		
	Recommendation (X1)	,575	1,738
	Location (X2)	,772	1,296
	Profit Sharing (X3)	,535	1,869
	Religiusity (X4)	,695	1,440
	Knowledge (X5)	,675	1,482
	Financial Information		
	Disclosure (X6)	,591	1,692

a. Dependent Variable: Willingness (Y)

The coefficients table above provide the result whether the variable contain multicollinearity or not. Result shows that all tolerance value above 0,1, parents recommendation is 0,575, location is 0,772, profit sharing is 0,535, religiusity is 0,695, knowledge is 0,675 and financial information disclosure value is 0,591. All VIF value below 10, parents recommendation's value is 1,738 , location's value is 1,296 , profit sharing value is 1,869 , religiusity value is 1,440 , knowledge value is 1,482 and financial information disclosure is 1,692. Thus, all variables do not contain

multicollinearity because all variable have tollerance value above 0,1 and VIF value below 10.

TABLE 5.2
Multicollinearity Test Result of Students Without
Islamic Economic Education Background

Coefficients^a

Model		Collinearity Statistics	
		Tolerance	VIF
1	Parents Recommendation (X1)	,649	1,540
	Location (X2)	,778	1,285
	Profit Sharing (X3)	,552	1,811
	Religiusity (X4)	,766	1,306
	Knowledge (X5)	,722	1,384
	Financial Information Disclosure (X6)	,633	1,581

a. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

The coefficients table above provide the result whether the variable contain multicollinearity or not. Result shows that all tolerance values above 0,1, parents recommendation is 0,649, location is 0,778, profit sharing is 0,552, religiusity is 0,766, knowledge is 0,722 and financial information disclosure value is 0,633. All VIF value below 10, parents recommendation's value is 1,540 , location's value 1,285 , profit sharing value is 1,811 , religiusity value is 1,306 , knowledge value is 1,384 and financial information disclosure is 1,581. Thus, all variables do not contain multicollinearity because all variables have tollerance value above 0,1 and VIF value below 10.

6. Heteroskedasiticy Test

TABLE 6.1
Heteroskedasticity Test

Variable	Significance	
	Students With Islamic Economic Education Background	Students Without Islamic Economic Education Background
Parents recommendation	0,649	0,280
Location	0,415	0,140
Profit sharing	0,302	0,908
Religiuity	0,360	0,075
Knowledge	0,820	0,826
Financial information disclosure	0,822	0,732

Source : Processable primary data 2017

Table above shows the result of heteroskedasticity test between two groups of sample, students with Islamic economic education background and students without Islamic economic education background. All variables must be show the significance value above alpha 0,05 to avoid heteroskedasticity. Result of heteroskedasticity test of students with Islamic economic education background shows that there is no heteroskedasticity because all sig value above 0,05, sig value of parents recommendation is 0,649, for location is 0,415, profit sharing is 0,302, religiuity is 0,360, knowledge is 0,820 and financial information disclosure is 0,822. Same result also shows for students without Islamic economic education background, that there is no heteroskedasticity because all sig value above 0,05, sig value of parents recommendation is 0,280, for location is 0,140, profit sharing is 0,908, religiuity is 0,075 and financial information disclosure is 0,732. Thus, all variables between students with Islamic economic education and students without Islamic economic education

background free from heteroskedasticity because all significance value above 0,05.

7. Coefficient Determination Test (R^2)

TABLE 7.1
Coefficient Determination Test Result of Students With
Islamic Economic Education Background
 Source : Processable primary data 2017

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,820 ^a	,672	,638	1,304	1,575

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Parents Recommendation (X1), Knowledge (X5), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Table 7.1 shows result of coefficient determination test for sample group of students with background Islamic economic education background. To know the result of this test, see the adjusted R square value. The value of adjusted R square value is 0,638, it means the independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure will effected 63,8% toward willingness of students. Meanwhile the rest is 36,2% (100% - 63,8%) not described in this research model.

TABLE 7.2
Coefficient Determination Test Result of Students Without
Islamic Economic Education Background

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	,794 ^a	,630	,599	1,476	2,178

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

Table 7.2 shows result of coefficient determination test for sample group of students without background Islamic economic education background. To know the result of this test, see the adjusted R square value. The value of adjusted R square value is 0,599, it means the independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure will effected 59,9% toward willingness of students. Meanwhile the rest is 41,1 % (100% - 59,9,%) not described in this research model.

8. Simultaneous Test (F-Test)

TABLE 8.1
Simultaneous Test Result of Students With
Islamic Economic Education Background

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	199,007	6	33,168	19,492	,000 ^a
	Residual	96,993	57	1,702		
	Total	296,000	63			

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Parents Recommendation (X1), Knowledge (X5), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Source : Processable primary data 2017

Based on table 8.1 shows the result of simultaneous test for students with background Islamic economic education background. The sig value is 0,000 it is below 0,05, it means that there is simultaneous effect of independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure toward willingness of students with background Islamic economic education background.

TABLE 8.2

Simultaneous Test Result of Students Without Islamic Economic Education Background

Source : Processable primary data 2017

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	270,393	6	45,066	20,691	,000 ^a
	Residual	158,994	73	2,178		
	Total	429,388	79			

a. Predictors: (Constant), Financial Information Disclosure (X6), Location (X2), Religiosity (X4), Knowledge (X5), Parents Recommendation (X1), Profit Sharing (X3)

b. Dependent Variable: Willingness (Y)

Based on table 8.2 shows the result of simultaneous test for students without background Islamic economic education background. The sig value is 0,000 it is below 0,05, it means that there is simultaneous effect of

independent variables which consist of parents recommendation, location, profit sharing, religiosity, knowledge and financial information disclosure toward willingness of students without background Islamic economic education background.

9. Partial Test (T-Test)

TABLE 9.1
Hypothesis Test Result of Students With
Islamic Economic Education Background
 Source : Processable primary data 2017

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	,490	1,918		,255	,799
	Parents Recommendation (X1)	,110	,064	,172	1,721	,091
	Location (X2)	,061	,062	,085	,990	,326
	Profit Sharing (X3)	,225	,092	,253	2,443	,018
	Religiosity (X4)	,277	,089	,285	3,128	,003
	Knowledge (X5)	,197	,088	,208	2,249	,028
	Financial Information Disclosure (X6)	,132	,061	,214	2,170	,034

a. Dependent Variable: Willingness (Y)

1) Test of Hypothesis 1a (Parents Recommendation)

Based on result of table 9.1, the sig value of parents recommendation is 0,091, because it is above alpha 0,05, it means that there is no significant effect of parents recommendation toward variable of willingness. Thus, hypothesis 1a is rejected .

2) Test of Hypothesis 2a (Location)

Based on result of table 9.1, the sig value of location is 0,326, because it is above alpha 0,05, it means that there is no significant effect of location toward variable of willingness. Thus, hypothesis 2a is rejected .

3) Test of Hypothesis 3a (Profit Sharing)

Based on result of table 9.1, the sig value of profit sharing is 0,018, because it is below alpha 0,05, it means that there is significant effect of profit sharing toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of profit sharing toward willingness, means hypothesis 3a is supported.

4) Test of Hypothesis 4a (Religiuisity)

Based on result of table 9.1, the sig value of knowledge is 0,003, because it is below alpha 0,05, it means that there is significant effect religiusity toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of religiuity toward willingness, means hypothesis 4a is supported.

5) Test of Hypothesis 5a (Knowledge)

Based on result of table 9.1, the sig value of knowledge is 0,028, because it is below alpha 0,05, it means that there is significant effect of knowledge toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of knowledge toward willingness, means hypothesis 5a is supported.

6) Test of Hypothesis 6a (Financial Information Disclosure)

Based on result of table 9.1, the sig value of knowledge is 0,034, because it is below alpha 0,05, it means that there is significant effect of financial information disclosure toward variable of willingness. The direction of B from unstandardized value also positive, it means that

there is positive effect. Thus, there is positive significant effect of financial information disclosure toward willingness, means hypothesis 6a is supported.

TABLE 9.2
Hypothesis Test Result of Students Without
Islamic Economic Education Background
 Source : Processable primary data 2017

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-4,116	2,027		-2,031	,046
	Parents Recommendation (X1)	,264	,071	,330	3,736	,000
	Location (X2)	,033	,062	,043	,530	,598
	Profit Sharing (X3)	,389	,129	,288	3,009	,004
	Religiosity (X4)	,430	,092	,381	4,680	,000
	Knowledge (X5)	,013	,079	,013	,161	,873
	Financial Information Disclosure (X6)	,063	,102	,055	,615	,540

a. Dependent Variable: Willingness (Y)

1) Test of Hypothesis 1b (Parents Recommendation)

Based on result of table 9.2, the sig value of parents recommendation is 0,000, because it is below alpha 0,05, it means that there is significant effect of parents recommendation toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of parents recommendation toward willingness, means hypothesis 1b is supported.

2) Test of Hypothesis 2b (Location)

Based on result of table 9.2, the sig value of location is 0,598, because it is above alpha 0,05, it means that there is no significant

effect of location toward variable of willingness. Thus, hypothesis 2b rejected.

3) Test of Hypothesis 3b (Profit Sharing)

Based on result of table 9.1, the sig value of profit sharing is 0,004, because it is below alpha 0,05, it means that there is significant effect of profit sharing toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of profit sharing toward willingness, means hypothesis 3b is supported

4) Test of Hypothesis 4b (Religiuisity)

Based on result of table 9.1, the sig value of knowledge is 0,000, because it is below alpha 0,05, it means that there is significant effect religiusity toward variable of willingness. The direction of B from unstandardized value also positive, it means that there is positive effect. Thus, there is positive significant effect of religiuity toward willingness, means hypothesis 4b is supported.

5) Test of Hypothesis 5b (Knowledge)

Based on result of table 9.2, the sig value of location is 0,873, because it is above alpha 0,05, it means that there is no significant effect of knowledge toward variable of willingness. Thus, hypothesis 5b is rejected.

6) Test of Hypothesis 6b (Financial Information Disclosure)

Based on result of table 9.2, the sig value of location is 0,540, because it is above alpha 0,05, it means that there is no significant effect of fiancial information disclosure toward variable of willingness. Thus, hypothesis 6b is rejected.

10. Chow Test

$$\text{Calculated F} = \frac{\left(\frac{RSS_5}{k}\right)}{(RSS_4)/(n_1+n_2-2k)} =$$

$$\frac{77.174/6}{255.987/(144-12)} = 6,633$$

$$\text{Table F} = \text{FINV}(0,05;df_1;df_2) = \text{FINV}(0,05;5;138) = 2,279832$$

After calculate table F and calculated F, then compare the F. Value of calculated F is 6,63, meanwhile value of table F is 2,28, it means that table F is lower than calculated F. Thus, there is different effect of parents recommendation, location, profit sharing, religiosity, knowledge, financial information disclosure towards willingness in saving between students with Islamic economic education background and students without Islamic economic education background.

11. Analysis

- a. Effect of parent recommendation towards willingness in saving
In this research shows that there is no significant effect of parents recommendation towards willingness of students with Islamic economic education background, it is consistent with previous research conducted by Rifa (2015). Also there is research conducted by Anderson (1976) and Erol (1989) who mentions that when people select the bank they consider the recommendation from friends or relatives. This situation happen in students with Islamic economic education background, who consider the recommendation from friends. Because respondents in this research is students they also

consider recommendation from lecturer who have higher knowledge about bank mechanism.

Different result given to students without Islamic economic education background which is in this study mentions that there is positive significant positive effect of parents recommendation. This research has same result with previous research conducted by Blankson, et al (2009) and Lewis (1982). Parents have more knowledge and experience, so they can explain and give suggestion for their children. Thus, it makes parents recommendation give positive significant effect toward students without Islamic economic education background.

b. Effect of location towards willingness in saving

Based on result of partial test in this research we conclude that there is no significant effect of location towards willingness of students. This research result is same with previous research conducted by Ernawati (2016) and Ramadhan (2015). Location of Full fledged Sharia bank is hard to find, it makes students not consider effect of location as their preference. For students without Islamic economic education background is quite hard to find location of Sharia bank around campus. Statement of Ernawati (2016) supports the situation that happen on students with Islamic economic education background, eventhough in campus exist Sharia bank, it is not a guarantee that all students have Sharia bank account.

c. Effect of profit sharing towards willingness in saving

Result of this research shows that there is significant positive effect of profit sharing toward willingness in saving. This result is consistent

with some previous researches, such as research conducted by Kurniawati (2014), Erol & El-Bdour (1989), and Marimuthu et al (2010). All type of students will consider the profit they will obtain. As non-income earners, they need to save their cost in college and try to obtain money by choose the bank which have high profit distribution for customer.

d. Effect of religiosity towards willingness in saving

This research shows that there is significant positive effect of religiosity towards willingness in saving at Full fledged Sharia bank. This research consistent with some previous researches, such as research conducted by Gandasari (2016), Risdayanti (2016). Muslim students willingness in saving at Full fledged Sharia bank will increase if effected by their religiosity degree. All types of Muslim students, eventhough they don't have Islamic education background, they will try to obeying to Allah and follow Islamic principle. They will consider the existence of usury in conventional bank, which prohibited in Islam. Thus, it makes Muslim students try to choose Sharia bank rather than conventional one to avoid interest.

e. Effect of knowledge towards willingness in saving

Significant positive effect of knowledge towards willingness of students with Islamic economic education background as result in this study, is consistent with some previous researches conducted by Hippy & Boku (2014) and Faisal (2016). There is significant effect of knowledge because students with Islamic economic education background have higher knowledge about Sharia bank operational

scheme and activity. Because students's university is based on Islamic principle, it makes the lecturer involve Islamic value in the class eventhough the class not about Islamic subject. Also university obligates all students to take course about Sharia Accounting, Islamic Financial Institution Fiqh Muamalah and etc, this makes students have knowledge about Sharia bank. Those knowledge from the class makes students understand Sharia bank mechanism and regulation in Islam to avoid interest which exist in conventional bank.

Different result given to students without Islamic economic education background which is in this study mentions that there is no significant effect of knowledge. Knowledge of Islamic financial institution in university without Islamic economic education background not as much as university with Islamic economic education background. Eventhough there is subject about Sharia Accounting, not all students take that subject, it means that not all students have knowledge about Sharia bank. Because in the class not just consist of Muslim students, lecturer not always involve Islamic value in all lecture activity.

f. Effect of financial information disclosure towards willingness in saving

Significant positive effect of financial information disclosure towards willingness of students with Islamic economic education background as result in this study, is consistent with some previous research conducted by Dianto (2016) and Risdayanti (2011). Students read financial information disclosure and they will understand that

mechanism and transaction in Full fledged Sharia bank is clear from interest. Students with background of Islamic education consider the information of the bank when make decision to become bank's customer.

Different result given to students without Islamic economic education background which is in this study shows that there is no significant effect of financial information disclosure. Same result with previous research conducted by Rangkuti (2009) who mentions there is no significant effect of financial information disclosure. According to tribunnews.com (2014), eventhough Muslim people already know the information of Sharia bank, people still have mindset that the mechanism in Sharia bank is same with conventional bank. This mindset maybe happen for Muslim students without Islamic economic education background and make them think that read financial information of Sharia bank is useless because of the information is same with conventional bank financial information. Because not all students take the course of Sharia accounting and there is no subject about Islamic financial institution in campus it makes students don't understand about financial information disclosure in Sharia bank.

E. CONCLUSION & SUGGESTION

1. Conclusion

Objective of this research is to know effect of Parents recommendation, Location, Profit Sharing, Religiusity, Knowledge and Financial Information Disclosure towards willingness of students in

saving. Sample in this research is divided into two types of group sample, first group is students with Islamic economic education background and second group is students without Islamic economic education background. This research shows that for students with Islamic economic education background there are four hypothesis supported, but for students without Islamic economic education background just three hypothesis is supported.

Explanation of each hypothesis will explained one by one below :

1.a. There is no significant effect of parents recommendation towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

1.b. There is significant positive effect of parents recommendation towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

2.a. There is no significant effect of location towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

2.b. There is no significant effect of location towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

3.a. There is significant positive effect of profit sharing towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

3.b. There is significant positive effect of profit sharing towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

4.a. There is significant positive effect of religiosity towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank.

4.b. There is significant positive effect of religiosity towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

5.a. There is significant positive effect of knowledge towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank

5.b. There is no significant effect of knowledge towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

6.a. There is significant positive effect of financial information disclosure towards willingness of students with Islamic economic education background in saving at Full fledged Sharia bank

6.b. There is no significant effect of financial information disclosure towards willingness of students without Islamic economic education background in saving at Full fledged Sharia bank.

Students's environment with Islamic economic education background

influenced the students in saving at Full fledged Sharia bank, because campus creates Islamic environment who support students activity, such as the lecturer always involve Islamic value eventhough the class is not related with Islamic course. It makes students think about Islamic principle that usury is prohibitted in Islam, so make them choose Sharia bank rather than conventional bank. Because university obligate students to take the course about Sharia accounting, Fiqh Muamalah, Islamic Financial

Institution or other subject that talk about Islamic Economy, it makes students with Islamic economic education background understand the mechanism and system of Sharia bank.

In campus without Islamic economic education, not all students takes Sharia accounting, and there is no other subject that talk about Islamic economic, some students also don't know that in their campus has Sharia accounting course, so make students with Islamic economic education background have higher information about Sharia bank rather than students without Islamic economic education background. This research shows that education background of students is important to influenced students in saving at Full fledged Sharia bank.

2. Suggestion

Based on result and conclusion of this research, researcher will give some suggestions in the hope this research will give benefit for some related parties.

Conclusion of some suggestions will explained below :

- 1) Sharia bank need to improve promotion to public, and explain the differentiation between Sharia bank and conventional bank.
- 2) Muslim people need to improve awareness about usury that it is prohibited in Islam
- 3) Economic lecturer need to improve comprehensiveness about Sharia bank in order to improve students's knowledge about Sharia bank mechanism
- 4) Hopefully this research result will help next researchers who examine about willingness in saving at Sharia bank and next researchers able to add some variables such as services, recommendation from friends or relatives and facility in their research

3. Research Limitation

This research not free from limitation, but this research exist in the hope will give some knowledge or information for next research. Some research

limitation will explained below :

- 1) Sample in this research just consist from UNY, UIN, UMY and UPN,
for next researchers able to wider the scope of sample as their research
subject
- 2) In this research just consist of some variables such as parents
recommendation, location, profit sharing, religiuisty, knowledge and
financial information disclosure, for future research able to add some
variables that maybe proper for students.

Bibliography

Act of Indonesian Republic No 21 year 2008 about Sharia Banking

Adnan, M. Akhyar. Riba and Bank Interest. 2016

Adnan, M. Akhyar. The Imperative of Islamic Economics and Economy. 2016

Alamsyah, H. (2012). Perkembangan dan prospek perbankan syariah Indonesia: tantangan dalam menyongsong MEA 2015. Makalah disampaikan pada Ceramah Ilmiah Ikatan Ahli Ekonomi Islam (IAEI), Milad ke-18 IAEI,(13 April 2012).

Ali, M., & Raza, S. A. (2017). Service quality perception and customer satisfaction in Islamic banks of Pakistan: the modified SERVQUAL model. *Total Quality Management & Business Excellence*, 28(5-6), 559-577.

Amran, A., Amran, A., Fauzi, H., Fauzi, H., Purwanto, Y., Purwanto, Y., ... & Zain, M. M. (2017). Social responsibility disclosure in Islamic banks: a comparative study of Indonesia and Malaysia. *Journal of Financial Reporting and Accounting*, 15(1), 99-115.

Anderson, W. T., Cox, E. P., & Fulcher, D. G. (1976). Bank selection decisions and market segmentation. *Journal of Marketing*, 40(1), 40-45.

Arif, I., Aslam, W., & Ali, M. (2016). Students' dependence on smartphones and its effect on purchasing behavior. *South Asian Journal of Global Business Research*, 5(2), 285-302.

Ariff, M. (September 1988), Islamic Banking Development. University of Malaya, *Asian-Pacific Economic Literature*, Vol. 2, No. 2 pp. 46-62

Arviyan. (2016). Pengaruh Religiusitas Dan Lokasi Terhadap Minat Masyarakat Menggunakan Bank Syariah. Skripsi Yogyakarta : Universitas Muhammadiyah Yogyakarta (Studi Pada Masyarakat Muhammadiyah di Yogyakarta)

Asnawi "Faktor Faktor yang Memengaruhi Minat Nasabah Muslim dan Non muslim untuk Menjadi Nasabah Bank Syariah 2016" Skripsi Yogyakarta: Universitas Muhammadiyah Yogyakarta

Awan, H. M., & Shahzad Bukhari, K. (2011). Customer's criteria for selecting an Islamic bank: evidence from Pakistan. *Journal of Islamic Marketing*, 2(1), 14-27

- Bari'ah, B. A., Abidin, Z., & Nurtjahjanti, H. (2009). Hubungan antara Kualitas Layanan Bank dengan Minat Menabung Nasabah PT BRI Kantor Cabang Ungaran (Doctoral dissertation, Universitas Diponegoro).
- Blankson, C., Omar, O. E., & Cheng, J. M. S. (2009). Retail bank selection in developed and developing countries: A cross-national study of students' bank-selection criteria. *Thunderbird International Business Review*, 51(2), 183-198.
- Buttle, F. A. (1998). Word of mouth: understanding and managing referral marketing. *Journal of strategic marketing*, 6(3), 241-254.
- Cahyani, A. F., Saryadi, S., & Nurseto, S. (2013). Pengaruh persepsi bunga bank dan kualitas pelayanan terhadap minat menabung pada Bank BNI Syariah di Kota Semarang. *Jurnal Ilmu Administrasi Bisnis*, 2(3), 371-379.
- Chigamba, C., & Fatoki, O. (2011). Factors influencing the choice of commercial banks by university students in South Africa. *International Journal of Business and Management*, 6(6), 66-76
- Conklin, J., Anderson, L. W., Krathwohl, D., Airasian, P., Cruikshank, K. A., Mayer, R. E., & Wittrock, M. C. (2005). *A Taxonomy for Learning, Teaching, and Assessing: A Revision of Bloom's Taxonomy of Educational Objectives Complete Edition*.
- Dewani, T. H., & Prasetiono, P. (2011). Analisis Faktor-Faktor Yang Mempengaruhi Struktur Modal (Studi Perbandingan Pada Perusahaan Aneka Industri dan Consumer Goods Periode 2007-2009) (Doctoral dissertation, Universitas Diponegoro).
- Dianto, Suwarna. 2016. "Faktor Faktor Yang Berpengaruh Terhadap Minat Masyarakat Untuk Menjadi Nasabah Bank Syariah (Studi Empiris Pada Masyarakat di DIY). *Skripsi*. Universitas Muhammadiyah Yogyakarta.
- Ernanto, B. A. (2014). Pengaruh Motivasi Orang Tua Terhadap Minat Baca Anak Kelas IV dan V di SDN Wiyoro Bantul (Doctoral dissertation, Uin Sunan Kalijaga).
- Ernawati, t (2015). Pengaruh produk, pelayanan, promosi, lokasi dan bagi hasil Terhadap keputusan masyarakat memilih bank syariah (survey pada btn syariah cabang surakarta). *Skripsi*. Universitas Muhammadiyah Surakarta
- Erol, C., & El-Bdour, R. (1989). Attitudes, behaviour, and patronage factors of bank customers towards Islamic banks. *International Journal of Bank Marketing*, 7(6), 31-37.

- Faisal "Analisis Faktor- Faktor yang Mempengaruhi Minat Mahasiswa untuk Menjadi Nasabah di Bank Syariah 2016" Skripsi Yogyakarta: Universitas Muhammadiyah Yogyakarta
- Fearon, D. (2002). Alfred Weber, Theory of the Location of Industries, 1909.
- Gandasari, N.B.K (2016). Analisis Faktor-Faktor yang Mempengaruhi Minat Nasabah Menabung di Bank BNI Syariah Kantor Cabang Cirebon. Skripsi. Universitas Gajah Mada Yogyakarta
- Hegazy, I. A. (1995). An empirical comparative study between Islamic and commercial banks'selection criteria in egypt. *International Journal of Commerce and Management*, 5(3), 46-61.
- Hippy, M., & Boku, z. (2014). Analisis Faktor-Faktor Yang Mempengaruhi Minat Menabung di Bank Muamalat Cabang Gorontalo. *KIM Fakultas Ekonomi & Bisnis*, 2(1).
- Inman, R. A., Lair Sale, M., & Green Jr, K. W. (2009). Analysis of the relationships among TOC use, TOC outcomes, and organizational performance. *International Journal of Operations & Production Management*, 29(4), 341-356.
- Istiqomah, R, (2015). Faktor-faktor yang mempengaruhi keputusan mahasiswa perbankan syariah stain salatiga untuk menjadi nasabah di perbankan syariah.
- Khanif, S. (2013). Hubungan Antara Persepsi Siswa Tentang Etika Guru Dan Prestasi Belajar Materi Ekskresi Siswa Kelas Xi Ipa I Di Man Tegal. Skripsi. IAIN Semarang
- Kurniawati, E. T. (2014). Analisis Pengaruh Profitabilitas Sistem Bagi Hasil dan Kualitas Layanan Bank Terhadap Minat Nasabah Berinvestasi (Studi Kasus Pada Bank Muammalat Cabang Malang). *Jurnal Humanity*, 7(2).
- Lestari, I "Faktor yang Mempengaruhi Minat Masyarakat Muslim Jogokarian Yogyakarta untuk Menabung di Bank Syariah 2016" Skripsi Yogyakarta: Universitas Muhammadiyah Yogyakarta
- Lewis, B. R. (1982). An investigation into school savings schemes and school banks. *European journal of Marketing*, 16(3), 73-82.
- Ltifi, M., Hikkerova, L., Aliouat, B., & Gharbi, J. (2016). The determinants of the choice of Islamic banks in Tunisia. *International Journal of Bank Marketing*, 34(5), 710-730.

- Mabin, V. J., & Balderstone, S. J. (2003). The performance of the theory of constraints methodology: analysis and discussion of successful TOC applications. *International Journal of Operations & Production Management*, 23(6), 568-595.
- Marimuthu, M., Wai Jing, C., Phei Gie, L., Pey Mun, L., & Yew Ping, T. (2010). Islamic banking: selection criteria and implications. *Global Journal of Human-Social Science Research*, 10(4).
- Maski, G. (2012). Analisis keputusan nasabah menabung: pendekatan komponen dan model logistik studi pada bank syariah di Malang. *Journal of Indonesian Applied Economics*, 4(1).
- Maysaroh, D. (2014). Analisis Faktor-faktor yang Mempengaruhi Keputusan Nasabah dalam Memilih Bank Syariah (Doctoral dissertation, uin sunan kalijaga).
- Naser, K., Jamal, A., & Al-Khatib, K. (1999). Islamic banking: a study of customer satisfaction and preferences in Jordan. *International journal of bank marketing*, 17(3), 135-151.
- Nisak, Arifatun; Saryadi; Suryoko, Sri. (2013). Pengaruh Kelompok Acuan dan Pengetahuan Tentang perbankan Syariah Terhadap Minat Menabung di perbankan Syariah Semarang. *Jurnal Vol. 1. Nomor 1. Universitas Diponegoro*
- Nurhipnudin, i. (2015). Analisis Faktor-Faktor yang Mempengaruhi Minat Bertransaksi Mahasiswa Non Muslim pada Bank Syariah (Studi Kasus pada Mahasiswa Sanata Dharma Yogyakarta) (Doctoral Dissertation, Uin Sunan Kalijaga Yogyakarta).
- OJK. 2017. *Statistics of Indonesian Banking – January 2017*. Jakarta : OJK
- OJK. 2017. *Statistics of Sharia Banking – January 2017*. Jakarta : OJK
- Pamungkas, W. S (2013). *Analisi Regresi : Uji Chow*. Universitas Muhammadiyah Yogyakarta
- Phuong Ta, H., & Yin Har, K. (2000). A study of bank selection decisions in Singapore using the analytical hierarchy process. *International Journal of Bank Marketing*, 18(4), 170-180
- Rahmanti, V. N. (2012). Reason Why Islamic Accounting Difficult to Develop in Indonesia. *Jurnal Akuntansi & Investasi*, 161-179.

- Ramadhan, D.P (2015). Faktor-faktor Yang Berpengaruh Terhadap Minat Untuk Menjadi Anggota Baitul Mall Watamwil (BMT). Skripsi. Universitas Muhammadiyah Yogyakarta
- Rammal, H. G., & Zurbruegg, R. (2007). Awareness of Islamic banking products among Muslims: The case of Australia. *Journal of Financial Services Marketing*, 12(1), 65-74.
- Rand, G. K. (2000). Critical chain: the theory of constraints applied to project management. *International Journal of Project Management*, 18(3), 173-177.
- Rangkuti . (2009). Pengaruh Sikap Konsumen Terhadap Minat Untuk Menabung Kembali Pada PT Bank Cimb Niaga. Skripsi. Universitas Sumatera Utara.
- Rangkuti, F. (2005). *Marketing analysis made easy*. Gramedia Pustaka Utama.
- Rao, S., & Sharma, D. R. (2010). Bank selection criteria employed by MBA students in Delhi: An empirical analysis.
- Rifa, M. (2015). Pengaruh kualitas pelayanan (servqual), literasi keuangan, dan motivasi orang tua terhadap minat menabung santri pondok pesantren sunan pandanaran (studi pada bmt pandanaran investa cendekia amanah yogyakarta) (doctoral dissertation, uin sunan kalijaga yogyakarta).
- Risdayanti, F “Faktor Faktor yang Memengaruhi Minat Mahasiswa Akuntansi Non muslim untuk Menjadi Nasabah di Bank Syariah Syariah 2014” Skripsi Yogyakarta: Universitas Muhammadiyah Yogyakarta
- Sayani, H., & Miniaoui, H. (2013). Determinants of bank selection in the United Arab Emirates. *International Journal of Bank Marketing*, 31(3), 206-228.
- Setiawan, A. B. (2006). Perbankan Syariah; Challenges dan Opportunity Untuk Pengembangan di Indonesia. *Jurnal Kordinat*, 8(1).
- Stark R & Glock C.Y (1968). *The Nature of Religious Commitment*. Barkeley : survey Research Center
- Sukoco, A; Soebandhi, S & Kuncoro, A. (2017). *Bagaimana Mencari F Tabel*.
- Sukron. (2012). Faktor yang mempengaruhi minat nasabah nonMuslim menjadi nasabah di bank bni syariah Cabang semarang. Skripsi. IAIN Walisongo Semarang
- Sulistiyo, A. B. (2010). Memahami Konsep Kemanunggalan dalam Akuntansi: Kritik Atas Upaya Mendekonstruksi Akuntansi Konvensional Menuju

Akuntansi Syariah dalam Bingkai Tasawuf. *Jurnal Akuntansi Universitas Jember*, 8(1).

Suwardjono. (2013). *Teori Akuntansi Perekayasaan Pelaporan Keuangan*. Yogyakarta: BPFY Yogyakarta.

Tyas, R. R., & Setiawan, A. (2012). Pengaruh Lokasi dan Kualitas Pelayanan terhadap Keputusan Nasabah untuk Menabung di BMT Sumber Mulia Tuntang. *MUQTASID Jurnal Ekonomi dan Perbankan Syariah*, 3(2), 277-297.

Weber, A., & Friedrich, C. J. (1929). Alfred Weber's theory of the location of industries.

Yaya, R (2014). *Islamic Banking Accounting*. Jakarta : Salemba Empat

Yaya, R, & Hilda, H. (2016). Minat Nasabah Muslim Dan Non-Muslim Menyarankan Orang Lain Menjadi Nasabah Bank Syariah (Studi Kasus Bank Syariah di Denpasar, Bali). *InFestasi*, 11(1), 83-92

Yoo, B., Donthu, N., & Lee, S. (2000). An examination of selected marketing mix elements and brand equity. *Journal of the academy of marketing science*, 28(2), 195-211.

Yupitri, E., & Sari, R. L. (2012). Analisis Faktor-Faktor yang Mempengaruhi Non Muslim Menjadi Nasabah Bank Syariah Mandiri di Medan. *Jurnal Ekonomi dan Keuangan*, 1(1), 46-60.

Zaher, T. S., & Kabir Hassan, M. (2001). A comparative literature survey of Islamic finance and banking. *Financial Markets, Institutions & Instruments*, 10(4), 155-199.

Zainul Arifin, M. B. A. (2012). *Dasar-dasar manajemen bank syariah*. Pustaka Alvabet.